

EXHIBIT 3

**Personal**

Online Banking

Mobile Banking

Checking

Savings and Money Market

CDs

IRAs

Credit Cards

Debit Cards

Prepaid Cards

Mortgage

Home Equity Loans & Lines

Personal Loans

Foreign Exchange Services

Cross-Border Banking
(U.S. & Canada)Private Client Banking &
Lending

Financial Tips and Tools

Small Business

Commercial

You May Be Eligible for a TD Unsecured Credit Card

If you currently have a TD Secured Credit Card account and are interested in an unsecured personal TD Credit Card, you may do so by completing an unsecured personal [credit card application](#).

Here's How It Works

If you have held a TD Secured Credit Card account in good standing for at least 24 consecutive billing cycles, you may apply for an unsecured personal TD Credit Card.

Simply [complete an application](#) for any of our current unsecured personal credit cards. Upon receipt of your application, we will review your TD Secured Credit Card account to ensure it has been open and in good standing for at least 24 consecutive billing cycles. We will then review your application in its entirety to determine your creditworthiness in accordance with our standard procedures for review of unsecured personal credit card applications, including, but not limited to, obtaining a credit report to determine your eligibility.

Our decision to approve or decline your application for an unsecured personal TD Credit Card will have no impact on your existing TD Secured Credit Card account. Your existing TD Secured Credit Card account will remain open and available for use, subject to the terms outlined in your TD Secured Credit Card Agreement, unless you request its closure*.

To Apply for a TD Unsecured Credit Card

You can [apply online](#), visit your [nearest TD Bank location](#) or simply call 1-888-561-0608.

*To close your TD Secured Credit Card account, please call 1-888-561-8861.